

This Instrument Prepared By/Return to:
THE BLACKBURN LAW FIRM, PLLC,
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Olive Branch, MS 38654
(662) 895-6116 / (901) 521-7352

2/11/05 9:08:51
EX 107 PG 15
DEBOTO COUNTY, MS
WAB. DAVIS, CH CLERK

**CERTIFICATE OF TRUST OF
THE WERNER ZEFFERER and CHERYL J. ZEFFERER
LIVING TRUST DATED MARCH 27, 1996**

THIS CERTIFICATE OF TRUST is made and entered into on this the 9th day of February, 2005, by and between, Werner Zefferer and Cheryl J. Zefferer, Trustors, and Werner Zefferer and Cheryl J. Zefferer Trustees of the Werner Zefferer and Cheryl J. Zefferer Living Trust dated March 27, 1996 in accordance with the provisions of Mississippi Code Annotated § 91-9-7. Some of the pertinent provisions of the Werner Zefferer and Cheryl J. Zefferer Living Trust, dated March 27, 1996 are as follows:

(a) The name of the trust is the Revocable Living Trust Agreement of Werner Zefferer and Cheryl J. Zefferer, dated March 27, 1996 ("Trust").

(b) The street and mailing address of the office of the Trust is: 997 Crockett Loop South, Hernando, Mississippi 38632. The Trustees of the Trust are Werner Zefferer and Cheryl J. Zefferer. The street and mailing address of the Trustees is: 997 Crockett Loop South, Hernando, Mississippi 38632

(c) The Trustors of the Trust are Werner Zefferer and Cheryl J. Zefferer. The mailing address for the Trustors is: 997 Crockett Loop South, Hernando, Mississippi 38632.

(d) The real property conveyed to the Trust is as follows: (See attached)

(e) The anticipated date of termination of the Trust is: perpetual.

(f) The Trust grants the Trustees the following powers: Full trustee powers.

IN WITNESS WHEREOF, this Certificate of Trust has been executed by the parties hereon on the day and year first written above.

Werner Zefferer
WERNER ZEFFERER
 - TRUSTOR -

Werner Zefferer
WERNER ZEFFERER
 - TRUSTEE -

Cheryl J. Zefferer
CHERYL J. ZEFFERER
 - TRUSTOR -

Cheryl J. Zefferer
CHERYL J. ZEFFERER
 - TRUSTEE -

STATE OF MISSISSIPPI

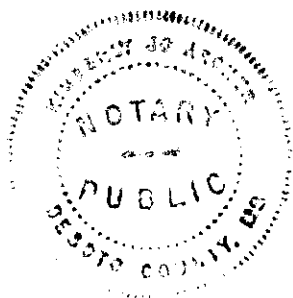
COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 9th day of February, 2005, within my jurisdiction, the within named, **Werner Zefferer** and **Cheryl J. Zefferer** who acknowledged that they are the Trustors and Trustees of the Werner Zefferer and Cheryl J. Zefferer Living Trust, dated March 27, 1996 and that in said representative capacity they executed the above and foregoing instrument, after first having been duly authorized so to do.

Kimberly Jo Archer
NOTARY PUBLIC

MY COMMISSION EXPIRES:

3-8-2008



LEGAL DESCRIPTION OF REAL PROPERTY

997 Crockett Loop South, Hernando, Mississippi, 38632 and further described as follows:

Lot 33, Section "A", Morrow Crest North, as located in Sections 1 & 2, Township 3 South, Range 8 West, DeSoto County, Mississippi as located in Plat Book 62 Pages 6-13 in the office of the Chancery Clerk of DeSoto County, Mississippi and to which plat reference is hereby made for a more particular description of said lot.